

INTERVEST BANCSHARES CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2049302	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,055	\$1,957	-4.8%		
Loans	\$1,336	\$1,165	-12.8%		
Construction & development	\$13	\$11	-10.6%		
Closed-end 1-4 family residential	\$0	\$0	-94.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	209.4%		
Commercial & Industrial	\$1	\$2	4.5%		
Commercial real estate	\$941	\$862	-8.4%		
Unused commitments	\$7	\$19	167.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$614	\$700	14.0%		
Cash & balances due	\$5	\$24	373.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,828	\$1,717	-6.1%		
Deposits	\$1,796	\$1,693	-5.7%		
Total other borrowings	\$26	\$18	-31.8%		
FHLB advances	\$26	\$18	-31.4%		
Equity					
Equity capital at quarter end	\$227	\$240	5.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$38	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	11.2%	--		
Tier 1 risk based capital ratio	13.0%	16.1%	--		
Total risk based capital ratio	14.2%	17.3%	--		
Return on equity ¹	2.2%	5.8%	--		
Return on assets ¹	0.2%	0.7%	--		
Net interest margin ¹	2.3%	2.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	58.8%	51.3%	--		
Loss provision to net charge-offs (qtr)	2614.6%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	2.6%	1.5%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	5.4%	5.2%	0.0%	0.1%	--
Total loans	4.4%	5.1%	0.0%	0.1%	--